
State: District of Columbia **Filing Company:** IDS Property Casualty Insurance Co
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Safety Pays Auto Program
Project Name/Number: Collision Deductible Reduction & New Car Replacement/Gap /PPA-DC-16138-02

Filing at a Glance

Company: IDS Property Casualty Insurance Co
Product Name: Safety Pays Auto Program
State: District of Columbia
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Form
Date Submitted: 11/08/2016
SERFF Tr Num: PRCA-130799558
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: PPA-DC-16138-02

Effective Date: 04/01/2017
Requested (New):
Effective Date: 04/01/2017
Requested (Renewal):
Author(s): Mary Korth, Casey Siegler
Reviewer(s): Angela King (primary), Colin Johnson
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State:	District of Columbia	Filing Company:	IDS Property Casualty Insurance Co
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
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Project Name/Number:	Collision Deductible Reduction & New Car Replacement/Gap /PPA-DC-16138-02		

General Information

Project Name: Collision Deductible Reduction & New Car Replacement/Gap

Status of Filing in Domicile:

Project Number: PPA-DC-16138-02

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 11/10/2016

State Status Changed:

Deemer Date:

Created By: Casey Siegler

Submitted By: Casey Siegler

Corresponding Filing Tracking Number:

Filing Description:

IDS Property Casualty Insurance Company hereby respectfully requests a withdrawal of the Collision Deductible Reduction Endorsement, form number aegn02 (11/05).

Additionally, we are making slight updates to our New Car Replacement/Gap Endorsement. Since this endorsement pertains to a total loss vehicle, we are removing the Repair Provision section.

We respectfully request to withdraw this form and update the endorsement effective 4/1/17.

If you have any questions regarding this submission, please contact me.

Thank you.

Company and Contact

Filing Contact Information

Casey Siegler, Senior Legislative Analyst	casey.siegler@ampf.com
3500 Packerland Drive	888-335-3755 [Phone] 5523 [Ext]
De Pere, WI 54115-9070	920-330-5990 [FAX]

Filing Company Information

IDS Property Casualty Insurance Co	CoCode: 29068	State of Domicile: Wisconsin
3500 Packerland Drive	Group Code: 4	Company Type: Property Casualty
DePere, WI 54115	Group Name: Ameriprise Financial	State ID Number:
(920) 330-5100 ext. [Phone]	FEIN Number: 39-1173498	

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	Filing Company:	IDS Property Casualty Insurance Co
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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Collision Deductible Reduction Endorsement	aegn02 (11/05)		END	Withdrawn	Previous Filing Number:	USPH-6PGFTP308		aegn02 (1105) Collision Deductible Reduction Endorsement.pdf
							Replaced Form Number:	aegn02 (11/05)		
2		New Car Replacement/Gap Coverage	aexx10 (001)		END	Replaced	Previous Filing Number:	USPH-6QPQ9E618	47.600	aexx10 (001) New Car Replacement_Gap Coverage.pdf
							Replaced Form Number:	aexx02a_b (05/06)		

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COLLISION DEDUCTIBLE REDUCTION ENDORSEMENT

This endorsement is added to Part D – Coverage for Damage to Your Car.

The provisions of this endorsement apply only to “your covered auto” listed in the declarations. The provisions of this endorsement do not apply to a “non-owned auto”.

Definitions

The definition below is used in this endorsement only. All other policy definitions also apply.

“Your covered auto” means:

1. Any vehicle shown in the declarations.
2. Any of the following types of vehicles on the date “you” become the owner:
 - a. A private passenger auto; or
 - b. A pickup or van.

This provision (2) applies only if:

- a. “You” acquire the vehicle during the policy period;
- b. “You” ask us to insure it within 30 days after “you” become the owner; and
- c. With respect to a pickup or van, no other insurance policy provides coverage for that vehicle.

If the vehicle “you” acquire replaces one shown in the declarations, it will have the same coverage as the vehicle it replaced. “You” must ask “us” to insure a replacement vehicle within 30 days only if:

- a. “You” wish to add or continue Coverage for Damage to Your Car; or
- b. It is a pickup or van used in any “business” other than farming or ranching.

If the vehicle “you” acquire is in addition to any shown in the declarations, it will have the broadest coverage “we” now provide for any vehicle shown in the declarations.

Loss Settlement

“You” have the right to select where “your covered auto” is repaired.

1. “You” have the option to have any and all repairs resulting from a covered “collision” loss to “your covered auto” made at a Direct Repair Provider Facility (DRP). “We” will provide “you” with a list of the nearest participating DRP facilities.

In the event “you” choose to have “your covered auto” repaired at a DRP facility, we will:

- a. Repair, rebuild or replace the damaged or destroyed property with property of like kind and quality;
- b. Reduce the applicable deductible by the lesser of \$100 or the “collision” deductible amount that is shown in the declarations; and
- c. Guarantee for as long as “you” own the repaired auto that the workmanship of the repairs meets the automobile repair industry standards at the time the repairs were made. This repair guarantee is exclusive of any wear, tear, deterioration, or mechanical breakdown.

2. “You” also have the option to have “us” pay “you” for a covered “collision” loss if “you” choose not to have any and all necessary repairs to “your covered auto” made at a DRP facility, in which case “you” will be responsible for having the repairs to “your covered auto” made at a repair facility of “your” choice and “we” will pay the lesser of the:

- a. Actual cash value of the stolen or damaged property; or
- b. Amount necessary to repair or replace the property.

In the event “you” choose to have “your covered auto” repaired at a repair facility other than a DRP facility, the reduction in deductible in paragraph 1b. and the repair guarantee in paragraph 1c. of this endorsement do not apply.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW CAR REPLACEMENT/GAP COVERAGE

If an additional premium and New Car Replacement Coverage or New Car Replacement/Gap Coverage is shown on **your** policy declarations page, this endorsement is added to Part IV – Car Damage section of **your** policy:

The provisions of this endorsement apply only to **your insured car** listed in the Declarations. The provisions of this endorsement do not apply to a non-owned auto or a temporary substitute auto.

Definitions

The definition below is used in this endorsement only. All other policy definitions also apply.

Insured car means:

1. A vehicle shown in the Declarations that is:
 - a. A private passenger auto; or
 - b. A pickup or van.

This coverage applies only if:

- New Car Replacement Coverage or New Car Replacement/Gap Coverage is in effect for **your insured car**;
- Collision Coverage and Other Than Collision Coverage is in effect under this policy at the time of loss to **your insured car**; and
- **You** are the first titled owner of the **insured car** or **you** lease the **insured car**.

NEW CAR REPLACEMENT COVERAGE

This coverage only applies if New Car Replacement or New Car Replacement/Gap Coverage is shown on **your** Declarations and is in effect for **your insured car**.

We will pay under this coverage only if:

1. The claim is reported to **us** prior to any settlement with any other insurer; and
2. **We** inspect the vehicle and determine it to be a total loss.

If, within one year of the date of purchase of **your insured**

car or 15,000 miles, whichever occurs first, **your insured car** suffers a total loss covered under Collision Coverage or Other Than Collision Coverage, **we** will pay to replace that **insured car**.

Exclusions

There is no coverage under New Car Replacement Coverage for:

1. Any non-owned vehicle or a temporary substitute vehicle.
2. Loss caused by fire, theft, larceny or flood.
3. Any **insured car** that was not new when purchased;
4. **Your insured car** if more than one year has lapsed since the date of purchase on the bill of sale or the odometer on **your insured car** shows or is proven to be more than 15,000 miles on the date of loss if less than one year from the date of purchase.

Limit of Liability

Our limit of liability for loss to **your insured car** will not exceed the cost of a new auto of the same make and model with the same equipment or if a new auto of the same make and model is not available, the cost of a new auto that is:

1. Similar in size, class, body type and equipment; and
2. Similar in price to the price **you** paid for **your insured car**, as adjusted for inflation, but not to exceed an amount equal to 110% of the Manufacturer's Suggested Retail Price of **your insured car** being replaced.

GAP COVERAGE

This coverage only applies if New Car Replacement/Gap Coverage is shown on **your** Declarations and is in effect for **your insured car**.

If **your insured car** suffers a total loss covered under New Car Replacement/Gap Coverage and the amount **you** owe at

the time of loss under the terms of an automobile loan or an automobile lease agreement exceeds the actual cash value of **your insured car** at the time of loss, we will pay the difference between these amounts up to 120% of the actual cash value of **your insured car**.

This provision only applies to the original automobile loan or automobile lease agreement written on **your insured car**. Any amounts payable under this provision will be reduced by:

1. Overdue loan or lease payments and the financial penalties associated with those overdue payments;
2. Any penalty due to excessive mileage;
3. The cost of unrepaired damage which occurred prior to the total loss of **your insured car**;
4. The transfer or rollover of a previous outstanding loan or lease balance from another vehicle;
5. All refunds paid or payable to **you** as a result of the early termination of the automobile loan or automobile lease agreement or to the extent financed, as a result of the early termination of any financed warranty or extended service agreement on **your insured car**;
6. Any amount payable under the New Car Replacement provision.

LIMITS OF LIABILITY

Any amounts payable under New Car Replacement or New Car Replacement/Gap Coverage will be reduced by any amount paid or payable under the Collision Coverage or Other Than Collision Coverage of this policy and the dollar amount of any unrepaired damage which occurred prior to the loss of **your insured car**.

OTHER INSURANCE

New Car Replacement Coverage and New Car Replacement/Gap Coverage are excess over any other similar insurance.

All other terms and conditions of this policy apply.

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TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
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Supporting Document Schedules

Satisfied - Item:	Readability Certificate
Comments:	Satisfied; The New Car Replacement/Gap Coverage Endorsement we are updating has a flesch score of 47.6, which is greater than 40.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A - Not a third party filer.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Mock-Up
Comments:	
Attachment(s):	aexx02a_b (0506) New Car Replacement_Gap Coverage Mock Up.pdf
Item Status:	
Status Date:	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW CAR REPLACEMENT/GAP COVERAGE

If an additional premium and New Car Replacement Coverage or New Car Replacement/Gap Coverage is shown on your policy declarations page, this endorsement is added to Part D – Coverage for Damage to Your Auto section of your policy:

The provisions of this endorsement apply only to your "covered auto" listed in the Declarations. The provisions of this endorsement do not apply to a non-owned auto or a temporary substitute auto.

Definitions

The definition below is used in this endorsement only. All other policy definitions also apply.

"Covered auto" means:

1. A vehicle shown in the Declarations that is:
 - a. A private passenger auto; or
 - b. A pickup or van.

This coverage applies only if:

- New Car Replacement Coverage is shown on your Declarations and is in effect for your "covered auto".
- Collision Coverage or Other Than Collision Coverage is shown on your Declarations and is in effect for your "covered auto".
- You are the named insured on your policy.

We will pay under this coverage only if:

1. The claim is reported to us prior to any settlement with any other insurer; and
2. We inspect the vehicle and determine it to be a total loss.

for:

1. Any non-owned vehicle or a temporary substitute vehicle.
2. Loss caused by fire, theft, larceny or flood.
3. Any "covered auto" that was not new when purchased;
4. Your "covered auto" if more than one year has lapsed since the date of purchase on the bill of sale or the odometer on your "covered auto" shows or is proven to be more than 15,000 miles on the date of loss if less than one year from the date of purchase.

Limit of Liability

Our limit of liability for loss to your "covered auto" will not exceed the cost of a new auto of the same make and model with the same equipment or if a new auto of the same make and model is not available, the cost of a new auto that is:

1. Similar in size, class, body type and equipment; and
2. Similar in price to the price you paid for your "covered auto", as adjusted for inflation, but not to exceed an amount equal to 110% of the Manufacturer's Suggested Retail Price of your "covered auto" being replaced.

GAP COVERAGE

This coverage only applies if New Car Replacement/Gap Coverage is shown on your Declarations and is in effect for your "covered auto".

New Car Replacement/Gap

If your "covered auto" suffers a total loss covered under ~~Collision Coverage or Other Than Collision~~ Coverage and the amount you owe at the time of loss under the terms of an automobile loan or an automobile lease agreement exceeds the actual cash value of your "covered auto" at the time of loss, we will pay the difference between these amounts up to 120% of the actual cash value of your "covered auto".

NEW CAR REPLACEMENT COVERAGE

This coverage only applies if New Car Replacement or New Car Replacement/Gap Coverage is shown on your Declarations and is in effect for your "covered auto".

If, within one year of the date of purchase of your "covered auto" or 15,000 miles, whichever occurs first, your "covered auto" suffers a total loss covered under Collision Coverage or Other Than Collision Coverage, we will pay to replace that "covered auto".

Exclusions

There is no coverage under New Car Replacement Coverage

This provision only applies to the original automobile loan or automobile lease agreement written on your "covered auto". Any amounts payable under this provision will be reduced

by:

1. Overdue loan or lease payments and the financial penalties associated with those overdue payments;
2. Any penalty due to excessive mileage;
3. The cost of unrepaired damage which occurred prior to the total loss of your "covered auto";
4. The transfer or rollover of a previous outstanding loan or lease balance from another vehicle;
5. All refunds paid or payable to you as a result of the early termination of the automobile loan or automobile lease agreement or to the extent financed, as a result of the early termination of any financed warranty or extended service agreement on your "covered auto";
6. Any amount payable under the New Car Replacement provision.

LIMITS OF LIABILITY

Any amounts payable under New Car Replacement or New Car Replacement/Gap Coverage will be reduced by any amount paid or payable under the Collision Coverage or Other Than Collision Coverage, ~~any deductible which applies to Collision Coverage or Other Than Collision Coverage~~ of this policy and the dollar amount of any unrepaired damage which occurred prior to the loss of your "covered auto".

~~REPAIR PROVISION~~

~~In the event of a covered loss, other than a total loss, to your "covered auto" which is covered under Collision Coverage or Other Than Collision Coverage, we will pay to repair your "covered auto" without deduction for depreciation. We will pay the cost to repair or replace the property or part using original manufactured parts.~~

OTHER INSURANCE

New Car Replacement Coverage and New Car Replacement/Gap Coverage are excess over any other similar insurance.

All other terms and conditions of this policy apply.